

<i>SERFF Tracking Number:</i>	<i>UHLC-125854349</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>United HealthCare Insurance Company</i>	<i>State Tracking Number:</i>	<i>40535</i>
<i>Company Tracking Number:</i>	<i>LA19760 AR (8/08)</i>		
<i>TOI:</i>	<i>MS05G Group Medicare Supplement - Standard Sub-TOI:</i>		<i>MS05G.001 Plan A</i>
	<i>Plans</i>		
<i>Product Name:</i>	<i>MEDICARE SUPPLEMENT</i>		
<i>Project Name/Number:</i>	<i>Inquiry New Letter Select Ph1/LA19760 AR (8/08)</i>		

Filing at a Glance

Company: United HealthCare Insurance Company

Product Name: MEDICARE SUPPLEMENT SERFF Tr Num: UHLC-125854349 State: ArkansasLH

TOI: MS05G Group Medicare Supplement - SERFF Status: Closed State Tr Num: 40535
Standard Plans

Sub-TOI: MS05G.001 Plan A Co Tr Num: LA19760 AR (8/08) State Status: Filed-Closed

Filing Type: Advertisement Co Status: Reviewer(s): Stephanie Fowler

Author: Bobbie Walton Disposition Date: 11/13/2008

Date Submitted: 10/10/2008 Disposition Status: Filed

Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: Inquiry New Letter Select Ph1

Project Number: LA19760 AR (8/08)

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 11/13/2008

State Status Changed: 11/13/2008

Corresponding Filing Tracking Number:

Filing Description:

RE: UNITED HEALTHCARE INSURANCE COMPANY

AARP Medicare Supplement Advertising Material

New Letter Select Ph1

NAIC No: 0707-79413

Our File No: LA19760 AR (8/08) (PLEASE USE THIS NUMBER IN ALL CORRESPONDENCE)

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Group

Group Market Size: Large

Group Market Type: Association

Deemer Date:

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Plans
Product Name: MEDICARE SUPPLEMENT
Project Name/Number: Inquiry New Letter Select Ph1/LA19760 AR (8/08)

Dear Ms. Bennett:

We enclose for your information and review, proof copies of advertising materials for use in connection with the AARP group health insurance program. This advertising is new and does not replace any material previously submitted to the Department.

The definitions, disclosures, eligibility requirements, exclusions, limitations, Group Policy Form No. GRP 79171 GPS-1, as well as, the statement, "...not connected with, or endorsed by, the U.S. Government or the federal Medicare program," can be found in BA8982 DIS AR (02/06) which was approved by your Department on March 20, 2006.

Members who enroll in the AARP Medicare Supplement Plans will be issued certificates with Certificate Form Nos. MSA 1959, et al which were approved by your Department on September 1, 2005.

The attached list of enclosures indicates the contents of each package including the form number, and title of each item.

We trust the enclosed forms are in order and look forward to your prompt acknowledgment of this filing. If you have any further questions you can contact me at 267-470-1519. If you prefer, you may also send a facsimile to me at Fax: 267-470-1908 or send an email to Susan_J_Cipollo@uhc.com.

Sincerely,

Susan J. Cipollo
Director, Marketing Compliance

SJC:blw
Enclosures

ARKANSAS
LIST OF ENCLOSURES
MEDICARE SUPPLEMENT

SERFF Tracking Number: UHLC-125854349 State: Arkansas
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INQUIRY NEW LETTER SELECT PH1

2008

LA19760 AR (8/08) LETTER

LA19761 AR (8/08) LETTER

LA19762 AR (8/08) LETTER

BA8982 DIS AR (02/06) WRAP*

CV375 COVER PAGE**

FA528 – FA529, FA572 – FA581 OUTLINE OF COVERAGE**

A12505UIDUAR01 02A, et al ENROLLMENT APPLICATIONS***

*THIS COMPONENT WAS APPROVED BY THE DEPARTMENT ON 3/20/06 UNDER FILE NUMBER BA8982 DIS AR (02/06) AND YOUR DEPARTMENT FILE NUMBER 30566.

**THESE COMPONENTS WERE APPROVED BY THE DEPARTMENT ON 9/1/05 UNDER FILE NUMBER MSA 1959.

***THESE COMPONENTS WERE APPROVED BY THE DEPARTMENT ON 9/22/05 UNDER FILE NUMBER A10103UIMMST01 01A, et al.

Company and Contact

Filing Contact Information

Susan Cipollo, Director

601 Office Center Dr.

Fort Washington, PA 19034

Susan_J_Cipollo@uhc.com

(267) 470-1519 [Phone]

(267) 470-1906[FAX]

Filing Company Information

United HealthCare Insurance Company

450 Columbus Boulevard

PO Box 150450

CoCode: 79413

Group Code: 707

State of Domicile: Connecticut

Company Type: Health

Hartford, CT 06115-0450 Group Name: State ID Number:
(215) 653-8046 ext. [Phone] FEIN Number: 36-2739571

SERFF Tracking Number: UHLC-125854349 State: Arkansas
Filing Company: United HealthCare Insurance Company State Tracking Number: 40535
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Filing Fees

Fee Required? Yes
Fee Amount: \$25.00
Retaliatory? No
Fee Explanation: \$25.00 per component - 3 components = \$75.00
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United HealthCare Insurance Company	\$75.00	10/10/2008	23119460

SERFF Tracking Number: UHLC-125854349 *State:* Arkansas
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	11/13/2008	11/13/2008

Disposition

Comment:

Created by SERFF on 11/13/2008 01:34 PM

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Item Type	Item Name	Item Status	Public Access
Form	Letter	Filed	Yes
Form	Letter	Filed	Yes
Form	Letter	Filed	Yes

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TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A
Plans

Product Name: MEDICARE SUPPLEMENT

Project Name/Number: Inquiry New Letter Select Ph1/LA19760 AR (8/08)

Form Schedule

Lead Form Number: LA19760 AR (8/08)

Review Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
Filed	LA19760 AR (8/08)	Advertising Letter	Initial		45	LA19760 AR (8-08).pdf
Filed	LA1961 AR (8/08)	Advertising Letter	Initial		45	LA19761 AR (8-08).pdf
Filed	LA19762 AR (8/08)	Advertising Letter	Initial		45	LA19762 AR (8-08).pdf

Prepared for:
Requested by:

**[Sample A. Sample
1234 Main Street
Anytown, USA 12345]**

[SLNLLEA0100000AK: APPEARS IN ALL LETTER VERSIONS]

Over [2.7] million members nationwide have chosen AARP Medicare Supplement coverage!#

Take advantage of your special birthday opportunity!

- Over [99.4%] of claims processed within 10 days. #
- A Personal Health Insurance advisor to help make a decision that fits your life.

((LINE))

"Thank you for the excellent service provided. It is recognized and appreciated."
– Charles L., Millington, TN

Enroll now.

For the earliest plan effective date, please respond by [XXXXXXXXX].

- The only Medicare Supplement that carries the AARP name.
- Over [2.7] million members nationwide have chosen AARP Medicare Supplement. #
- Competitively priced plans to fit your needs and budget.
- Over [99.4%] of claims processed within 10 days. #
- Over [94%] Customer Satisfaction Rate. #

LA19760 AR (8/08)

Dear [Sample A. Sample],

Thank you for requesting information on AARP® Medicare Select Insurance Plan C, insured by United HealthCare Insurance Company. You've taken the first step in the right direction toward a healthy future.

As you probably know already, Medicare only covers about 80% of your Medicare Part B medical expenses. If you don't have a supplemental plan, you could wind up paying up to 20% out of your own pocket — and that can really add up. Help protect yourself with the right supplement plan.

If you are age 50-64 and eligible for Medicare by reason of disability, please call 1-800-523-5800 to see which plans are available to you in your state.

We're pleased to provide you with information on the money-saving AARP Medicare Select Insurance Plan C.

AARP Medicare Select Insurance Plan C offers the same coverage as a traditional plan, but **you receive a lower rate** because of specially arranged pricing with the Medicare-certified hospitals listed in the enclosed directory.

AARP Medicare Select Plan C offers you the best supplemental protection for the money when compared to the traditional AARP Medicare Supplement Plan C. You'll be covered for the basic benefits – your Medicare Part A and Part B co-insurance, plus your first three pints of blood for each year – as well as skilled nursing facility co-insurance, your Part A and Part B deductibles, and foreign travel emergency medical care. You receive the same benefits offered by the traditional AARP Medicare Supplement Plan C – **but your premium is significantly lower!**

Of course, you can enroll in any plan listed on the *Outline of Medicare Supplement Coverage — Cover Page* that you are eligible for, located in the enclosed booklet. You cannot be turned down for coverage for six months after turning age 65 and enrolling in Medicare Part B. If you would like additional information on any of the other plans available, please call [1-800-XXX-XXXX.]

Enjoy guaranteed acceptance. You cannot be turned down for coverage. You can enroll in any plan listed on the *Outline of Medicare Supplement Coverage — Cover Page* that you are eligible for, located in the enclosed booklet. You cannot be turned down for coverage for six months after turning age 65 and enrolling in Medicare Part B.

If you would like additional information on any of the other plans available, please call [1-800-XXX-XXXX.]

[SLNLLE00800I00ST: APPEARS IN INSURED MEMBER LETTER VERSIONS]

Just remember, when switching from one AARP Medicare Supplement Plan to another, your benefits will change and you may not be able to return to your original plan.

[SLNLLE009000B0ST: APPEARS IN ALL LETTER VERSIONS]

Special birthday offer: A waiver of the pre-existing conditions exclusion.

If you enroll by the last day of your 65th birth month, you'll receive a pre-existing conditions exclusion waiver. This means you're eligible to receive benefits for any covered hospital stays or medical services starting on or after the date your plan goes into effect — regardless of any prior health conditions you may have.

The Medicare Supplement Plan that carries the name you trust — AARP.

With Medicare Select Insurance Plan C, you will enjoy excellent customer service and quick claims handling.^

Additional reasons to become an insured member:

- **The SilverSneakers® Fitness Program.** Join SilverSneakers and receive free access to amenities such as treadmills, weights, heated pools and fitness classes that are included with a basic membership at participating fitness centers. Get more active as certified instructors lead you through the signature SilverSneakers classes designed specifically to help older adults improve overall fitness. You can also participate in health education seminars and fun social events with others who share your interest in a healthy lifestyle.
- **Nurse HealthLine.** Call toll-free, 24 hours a day and speak directly with a caring registered nurse about your health conditions, anytime, day or night. You can receive information on prescription drugs or over-the-counter medications, learn about chronic health conditions, get self-care tips, or discuss treatment options. Here is how one member felt about this service:

"Your 24-hour Nurse HealthLine is the best medical service I have ever had. Besides providing me important information to take care of my health needs ... it has helped me make good decisions ...!"

Sara S.

Oceanside, CA

- **Pharmacy Services.** Save on prescription drugs and products for healthy living.
- **Vision Discounts.** Receive personalized eye care services and save on eye care and eyewear with thousands of retail and independent providers.
- **5% Household Discount.** Receive an additional 5% discount if both you and your spouse enroll on a shared account.
- **Savings on Your Household Premium.** Save an additional \$2 off of your total monthly household premium when you pay your premium through Electronic Funds Transfer. You never have to worry about missing a payment, because your bank will forward it automatically.

These are additional insured member services apart from the AARP Medicare Supplement Plan benefits, are not insurance programs and may be discontinued at any time.

Why choose AARP Medicare Select Insurance Plan C over a Medicare Advantage Plan?

Medicare Select Insurance Plan C allows you to enjoy the following:

- Less restrictions on the amount of time you need to spend in a hospital or rehabilitation facility.
- Added security... Medicare supplement plans are guaranteed renewable — you can never be cancelled because of your age, your health, or the number of claims you make as long as you pay your premiums when due and submit factually correct enrollment information.
- Ability to effectively budget your healthcare costs because you have access to a wide variety of plans and can choose the one that best fits your needs and budget. Call a Personal Health Insurance advisor to discuss your options.

Rate stability. The plans offer rate stability; in fact, rates have increased, on national average, [less than 5% in the past four years]. What's more, you can't be singled out for a rate increase.

Prescription drug benefits. While you can no longer purchase Medicare supplement plans that offer prescription drug benefits, there is a Medicare-approved prescription drug plan available: AARP MedicareRx Plan is insured by United HealthCare Insurance Company and contracts with the federal government. For more information, call <1-888-867-5564 (1-877-730-4192 TTY)> Monday-Friday, 8 a.m. to 8 p.m., EST or Saturday, 8 a.m. to 5 p.m., EST.

Enroll today! Simply fill out and return the enclosed enrollment form.

Please refer to the enclosed materials for information on eligibility, definitions, disclosures, exclusions and limitations.

Important notice: You are entitled to receive a “Guide to Health Insurance for People with Medicare.” This guide is free, and briefly describes the Medicare program and the health insurance available to those on Medicare. If you are interested in receiving this free guide, please call 1-800-272-2146, toll-free, or visit the web at www.aarphealthcare.com/guidetohealth.

Questions? A Personal Health Insurance advisor has answers.

After you’ve looked through these materials, if you still have questions, just call **1-8XX-XXX-XXX**. Personal Health Insurance Advisors are available Monday to Friday, 7 a.m. to 11 p.m. and Saturday, 9 a.m. to 5 p.m., Eastern Time. For those with speech or hearing impairments who have access to TTY, call 1-800-232-7773. Hablamos español. Llame al 1-866-412-5274 de lunes a viernes, de 8 a.m. a 5 p.m., y el sábado, de 9 a.m. a 5 p.m., Hora del Este. A Personal Health Insurance advisor will answer your questions in easy-to-understand language, assess your needs, and help you decide on the plan that fits your life.

Sincerely,

Jay Fleming
Vice President and Licensed Agent
Customer Service

P. S. Don’t miss out on your limited-time offer. Enroll now!

[SLNLE00190000ST: APPEARS ALL LETTER VERSIONS; MUST PRINT AT THE BOTTOM OF THE 1ST PAGE]

Please read all important legal disclaimers at the end of this letter.

[SLNLE02100000ST: APPEARS IN ALL LETTER VERSIONS]

Footnote appears at end of letter in 10 pt font:

[‡] Based on internal [2007] company data. / [www.aarphealthcare.com/statistics]

^99.4% of claims processed within 10 days. Based on internal [2007] company data. / [www.aarphealthcare.com/statistics]

AARP Health is a collection of health related products, services and insurance programs made available by AARP. Neither AARP Health nor AARP are the insurer. AARP contracts with insurers to make coverage available to AARP members. The services provided by the SilverSneakers program are made available as a courtesy to AARP members insured by United HealthCare Insurance Company (United). AARP and United do not endorse and are not responsible for the services or information provided by this program. AARP Medical Supply Services is provided by Prescription Solutions, the licensed pharmacy approved to provide Medicare-reimbursed medical supplies. Prescription Solutions is an affiliate of United HealthCare Insurance Company. The AARP Prescription Discount Program and Health Essentials catalog are provided by Walgreens and endorsed by AARP. The AARP Prescription Discount Program is not a licensed pharmacy. Discounts under the AARP Prescription Discount Program are not insurance and are not intended as a substitute for insurance. Discounts associated with the AARP Prescription Discount Program are only available at participating network pharmacies, including Walgreens Mail Service. Discounts cannot be combined with any other discounts, promotions, coupons or vision care plans. Products and services that are reimbursable by Medicare are not available on a discounted or complimentary basis. EyeMed Vision Care (EyeMed) is the network administrator of AARP Vision Discounts. In some states, there are a limited number of eye health providers available. Some Pearle Vision locations are independently owned and operated by franchisees and do not participate. Eye exams are available by independent Doctors of Optometry at or next to Pearle Vision, Inc. in most states. In California, Pearle Vision, Inc., Sears Optical and Target Optical do not employ Doctors of Optometry and do not provide eye exams. In Puerto Rico, the only available providers are Pearle Vision locations. OptumHealth is the provider of Nurse HealthLine. Nurse HealthLine is for informational purposes only. It cannot diagnose problems or recommend specific treatment. The information provided through the Nurse HealthLine is not a substitute for your doctor's care. All decisions about prescription drugs, vision care, and health and wellness care are between you and your physician or other health care provider. Providers pay a fee to AARP and its affiliate for use of the AARP trademark and other services. Amounts paid are used for the general purposes of AARP and its members. AARP does not make health plan recommendations for individuals. You are strongly encouraged to evaluate your needs before choosing a health plan.

This is a solicitation of insurance. An agent may contact you.

In some states, plans may be available to persons eligible for Medicare by reason of disability.

Not connected with or endorsed by the U.S. Government or the Federal Medicare Program.

Group Policy Form No. GRP79171 GPS-1 (G-36000-4)

Visit www.aarphealthcare.com
AARP MEDICARE SUPPLEMENT INSURANCE PLANS
Insured by United HealthCare Insurance Company

Prepared for:
Requested by:

[Sample A. Sample
1234 Main Street
Anytown, USA 12345]

[SLNLLEA0100000AK: APPEARS IN ALL LETTER VERSIONS]

Over [2.7] million members nationwide have chosen AARP Medicare Supplement coverage![‡]

- Over [99.4%] of claims processed within 10 days.[‡]
- A Personal Health Insurance advisor to help make a decision that fits your life.

((LINE))

"Thank you for the excellent service provided. It is recognized and appreciated."
– Charles L., Millington, TN

Enroll now.

For the earliest plan effective date, please respond by [XXXXXXXXX].

- The only Medicare Supplement that carries the AARP name.
- Over [2.7] million members nationwide have chosen AARP Medicare Supplement.[‡]
- Competitively priced plans to fit your needs and budget.
- Over [99.4%] of claims processed within 10 days.[‡]
- Over [94%] Customer Satisfaction Rate.[‡]

Dear [Sample A. Sample],

Thank you for requesting information on AARP® Medicare Select Insurance Plan C, insured by United HealthCare Insurance Company. You've taken the first step in the right direction toward a healthy future.

As you probably know already, Medicare only covers about 80% of your Medicare Part B medical expenses. If you don't have a supplemental plan, you could wind up paying up to 20% out of your own pocket — and that can really add up. Help protect yourself with the right supplement plan.

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Of course, you can apply for any plan listed on the *Outline of Medicare Supplement Coverage — Cover Page* that you are eligible for, located in the enclosed booklet. You cannot be turned down for coverage if you qualify, based on your answer to one quick health question.** See the enclosed *Your Guide to AARP's Medicare Supplement Insurance Portfolio of Plans* for other important acceptance information. If you would like additional information on any of the other plans available, please call [1-800-XXX-XXXX.]

[SLNLE00800I00ST: APPEARS IN INSURED MEMBER LETTER VERSIONS]

Just remember, when switching from one AARP Medicare Supplement Plan to another, your benefits will change and you may not be able to return to your original plan.

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- **Nurse HealthLine.** Call toll-free, 24 hours a day and speak directly with a caring registered nurse about your health conditions, anytime, day or night. You can receive information on prescription drugs or over-the-counter medications, learn about chronic health conditions, get self-care tips, or discuss treatment options. Here is how one member felt about this service:

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Sara S.
Oceanside, CA

- **Pharmacy Services.** Save on prescription drugs and products for healthy living.
- **Vision Discounts.** Receive personalized eye care services and save on eye care and eyewear with thousands of retail and independent providers.
- **5% Household Discount.**^δ Receive an additional 5% discount if both you and your spouse enroll on a shared account.

- **Savings on Your Household Premium.** Save an additional \$2 off of your total monthly household premium when you pay your premium through Electronic Funds Transfer. You never have to worry about missing a payment, because your bank will forward it automatically.

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Apply today! Simply fill out and return the enclosed application.

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Questions? A Personal Health Insurance advisor has answers.

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Sincerely,

Jay Fleming
Vice President and Licensed Agent
Customer Service

[SLNLLE00190000ST: APPEARS ALL LETTER VERSIONS; MUST PRINT AT THE BOTTOM OF THE 1ST PAGE]

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AARP Health is a collection of health related products, services and insurance programs made available by AARP. Neither AARP Health nor AARP are the insurer. AARP contracts with insurers to make coverage available to AARP members. The services provided by the SilverSneakers program are made available as a courtesy to AARP members insured by United HealthCare Insurance Company (United). AARP and United do not endorse and are not responsible for the services or information provided by this program. AARP Medical Supply Services is provided by Prescription Solutions, the licensed pharmacy approved to provide Medicare-reimbursed medical supplies. Prescription Solutions is an affiliate of United HealthCare Insurance

Company. The AARP Prescription Discount Program and Health Essentials catalog are provided by Walgreens and endorsed by AARP. The AARP Prescription Discount Program is not a licensed pharmacy. Discounts under the AARP Prescription Discount Program are not insurance and are not intended as a substitute for insurance. Discounts associated with the AARP Prescription Discount Program are only available at participating network pharmacies, including Walgreens Mail Service. Discounts cannot be combined with any other discounts, promotions, coupons or vision care plans. Products and services that are reimbursable by Medicare are not available on a discounted or complimentary basis. EyeMed Vision Care (EyeMed) is the network administrator of AARP Vision Discounts. In some states, there are a limited number of eye health providers available. Some Pearle Vision locations are independently owned and operated by franchisees and do not participate. Eye exams are available by independent Doctors of Optometry at or next to Pearle Vision, Inc. in most states. In California, Pearle Vision, Inc., Sears Optical and Target Optical do not employ Doctors of Optometry and do not provide eye exams. In Puerto Rico, the only available providers are Pearle Vision locations. OptumHealth is the provider of Nurse HealthLine. Nurse HealthLine is for informational purposes only. It cannot diagnose problems or recommend specific treatment. The information provided through the Nurse HealthLine is not a substitute for your doctor's care. All decisions about prescription drugs, vision care, and health and wellness care are between you and your physician or other health care provider. Providers pay a fee to AARP and its affiliate for use of the AARP trademark and other services. Amounts paid are used for the general purposes of AARP and its members. AARP does not make health plan recommendations for individuals. You are strongly encouraged to evaluate your needs before choosing a health plan.

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Group Policy Form No. GRP79171 GPS-1 (G-36000-4)

Visit **www.aarphealthcare.com**
AARP MEDICARE SUPPLEMENT INSURANCE PLANS
Insured by United HealthCare Insurance Company

Prepared for:
Requested by:

[Sample A. Sample
1234 Main Street
Anytown, USA 12345]

[SLNLLEA0100000AK: APPEARS IN ALL LETTER VERSIONS]

Over [2.7] million members nationwide have chosen AARP Medicare Supplement coverage!†

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– Charles L., Millington, TN

Enroll now.

For the earliest plan effective date, please respond by [XXXXXXXXX].

- The only Medicare Supplement that carries the AARP name.
- Over [2.7] million members nationwide have chosen AARP Medicare Supplement. †
- Competitively priced plans to fit your needs and budget.
- Over [99.4%] of claims processed within 10 days. †
- Over [94%] Customer Satisfaction Rate. †

Dear [Sample A. Sample],

Thank you for requesting information on AARP® Medicare Select Insurance Plan C, insured by United HealthCare Insurance Company. You've taken the first step in the right direction toward a healthy future.

As you probably know already, Medicare only covers about 80% of your Medicare Part B medical expenses. If you don't have a supplemental plan, you could wind up paying up to 20% out of your own pocket — and that can really add up. Help protect yourself with the right supplement plan.

If you are age 50-64 and eligible for Medicare by reason of disability, please call 1-800-523-5800 to see which plans are available to you in your state.

We're pleased to provide you with information on the money-saving AARP Medicare Select Insurance Plan C.

AARP Medicare Select Insurance Plan C offers the same coverage as a traditional plan, but **you receive a lower rate** because of specially arranged pricing with the Medicare-certified hospitals listed in the enclosed directory.

AARP Medicare Select Plan C offers you the best supplemental protection for the money when compared to the traditional AARP Medicare Supplement Plan C. You'll be covered for the basic benefits – your Medicare Part A and Part B co-insurance, plus your first three pints of blood for each year – as well as skilled nursing facility co-insurance, your Part A and Part B deductibles, and foreign travel emergency medical care. You receive the same benefits offered by the traditional AARP Medicare Supplement Plan C – **but your premium is significantly lower!**

Of course, you can apply for any plan listed on the *Outline of Medicare Supplement Coverage — Cover Page* that you are eligible for, located in the enclosed booklet. You cannot be turned down for coverage if you qualify, based on your answer to one quick health question.** See the enclosed *Your Guide to AARP's Medicare Supplement Insurance Portfolio of Plans* for other important acceptance information. If you would like additional information on any of the other plans available, please call [1-800-XXX-XXXX.]

[SLNLE00800I00ST: APPEARS IN INSURED MEMBER LETTER VERSIONS]

Just remember, when switching from one AARP Medicare Supplement Plan to another, your benefits will change and you may not be able to return to your original plan.

[SLNLLE009000B0ST: APPEARS IN ALL LETTER VERSIONS]

The Medicare Supplement Plan that carries the name you trust — AARP.

With Medicare Select Insurance Plan C, you will enjoy excellent customer service and quick claims handling.^

Additional reasons to become an insured member:

- **The SilverSneakers® Fitness Program.** Join SilverSneakers and receive free access to amenities such as treadmills, weights, heated pools and fitness classes that are included with a basic membership at participating fitness centers. Get more active as certified instructors lead you through the signature SilverSneakers classes designed specifically to help older adults improve overall fitness. You can also participate in health education seminars and fun social events with others who share your interest in a healthy lifestyle.
- **Nurse HealthLine.** Call toll-free, 24 hours a day and speak directly with a caring registered nurse about your health conditions, anytime, day or night. You can receive information on prescription drugs or over-the-counter medications, learn about chronic health conditions, get self-care tips, or discuss treatment options. Here is how one member felt about this service:

"Your 24-hour Nurse HealthLine is the best medical service I have ever had. Besides providing me important information to take care of my health needs ... it has helped me make good decisions ...!"

Sara S.

Oceanside, CA

- **Pharmacy Services.** Save on prescription drugs and products for healthy living.
- **Vision Discounts.** Receive personalized eye care services and save on eye care and eyewear with thousands of retail and independent providers.
- **5% Household Discount.**^o Receive an additional 5% discount if both you and your spouse enroll on a shared account.

- **Savings on Your Household Premium.** Save an additional \$2 off of your total monthly household premium when you pay your premium through Electronic Funds Transfer. You never have to worry about missing a payment, because your bank will forward it automatically.

These are additional insured member services apart from the AARP Medicare Supplement Plan benefits, are not insurance programs and may be discontinued at any time.

Why choose AARP Medicare Select Insurance Plan C over a Medicare Advantage Plan?

Medicare Select Insurance Plan C allows you to enjoy the following:

- Less restrictions on the amount of time you need to spend in a hospital or rehabilitation facility.
- Added security... Medicare supplement plans are guaranteed renewable — you can never be cancelled because of your age, your health, or the number of claims you make as long as you pay your premiums when due and submit factually correct enrollment information.
- Ability to effectively budget your healthcare costs because you have access to a wide variety of plans and can choose the one that best fits your needs and budget. Call a Personal Health Insurance advisor to discuss your options.

Rate stability. The plans offer rate stability; in fact, rates have increased, on national average, [less than 5% in the past four years]. What's more, you can't be singled out for a rate increase.

Prescription drug benefits. While you can no longer purchase Medicare supplement plans that offer prescription drug benefits, there is a Medicare-approved prescription drug plan available: AARP MedicareRx Plan is insured by United HealthCare Insurance Company and contracts with the federal government. For more information, call <1-888-867-5564 (1-877-730-4192 TTY)> Monday-Friday, 8 a.m. to 8 p.m., EST or Saturday, 8 a.m. to 5 p.m., EST.

Apply today! Simply fill out and return the enclosed application.

Please refer to the enclosed materials for information on eligibility, definitions, disclosures, exclusions, and limitations.

Important notice: You are entitled to receive a “Guide to Health Insurance for People with Medicare.” This guide is free, and briefly describes the Medicare program and the health insurance available to those on Medicare. If you are interested in receiving this free guide, please call 1-800-272-2146, toll-free, or visit the web at www.aarphealthcare.com/guidetohealth.

Questions? A Personal Health Insurance advisor has answers.

After you’ve looked through these materials, if you still have questions, just call **1-8XX-XXX-XXX**. Personal Health Insurance Advisors are available Monday to Friday, 7 a.m. to 11 p.m. and Saturday, 9 a.m. to 5 p.m., Eastern Time. For those with speech or hearing impairments who have access to TTY, call 1-800-232-7773. Hablamos español. Llame al 1-866-412-5274 de lunes a viernes, de 8 a.m. a 5 p.m., y el sábado, de 9 a.m. a 5 p.m., Hora del Este. A Personal Health Insurance advisor will answer your questions in easy-to-understand language, assess your needs, and help you decide on the plan that fits your life.

Sincerely,

Jay Fleming
Vice President and Licensed Agent
Customer Service

[SLNLLE00190000ST: APPEARS ALL LETTER VERSIONS; MUST PRINT AT THE BOTTOM OF THE 1ST PAGE]

Please read all important legal disclaimers at the end of this letter.

[SLNLLE02100000ST: APPEARS IN ALL LETTER VERSIONS]

Footnote appears at end of letter in 10 pt font:

[≠] Based on internal [2007] company data. / [www.aarphealthcare.com/statistics]

[^]99.4% of claims processed within 10 days. Based on internal [2007] company data. / [www.aarphealthcare.com/statistics]

AARP Health is a collection of health related products, services and insurance programs made available by AARP. Neither AARP Health nor AARP are the insurer. AARP contracts with insurers to make coverage available to AARP members. The services provided by the SilverSneakers program are made available as a courtesy to AARP members insured by United HealthCare Insurance Company (United). AARP and United do not endorse and are not responsible for the services or information provided by this program. AARP Medical Supply Services is provided by Prescription Solutions, the licensed pharmacy approved to provide Medicare-reimbursed medical supplies. Prescription Solutions is an affiliate of United HealthCare Insurance

Company. The AARP Prescription Discount Program and Health Essentials catalog are provided by Walgreens and endorsed by AARP. The AARP Prescription Discount Program is not a licensed pharmacy. Discounts under the AARP Prescription Discount Program are not insurance and are not intended as a substitute for insurance. Discounts associated with the AARP Prescription Discount Program are only available at participating network pharmacies, including Walgreens Mail Service. Discounts cannot be combined with any other discounts, promotions, coupons or vision care plans. Products and services that are reimbursable by Medicare are not available on a discounted or complimentary basis. EyeMed Vision Care (EyeMed) is the network administrator of AARP Vision Discounts. In some states, there are a limited number of eye health providers available. Some Pearle Vision locations are independently owned and operated by franchisees and do not participate. Eye exams are available by independent Doctors of Optometry at or next to Pearle Vision, Inc. in most states. In California, Pearle Vision, Inc., Sears Optical and Target Optical do not employ Doctors of Optometry and do not provide eye exams. In Puerto Rico, the only available providers are Pearle Vision locations. OptumHealth is the provider of Nurse HealthLine. Nurse HealthLine is for informational purposes only. It cannot diagnose problems or recommend specific treatment. The information provided through the Nurse HealthLine is not a substitute for your doctor's care. All decisions about prescription drugs, vision care, and health and wellness care are between you and your physician or other health care provider. Providers pay a fee to AARP and its affiliate for use of the AARP trademark and other services. Amounts paid are used for the general purposes of AARP and its members. AARP does not make health plan recommendations for individuals. You are strongly encouraged to evaluate your needs before choosing a health plan.

This is a solicitation of insurance. An agent may contact you.

In some states, plans may be available to persons eligible for Medicare by reason of disability.

Not connected with or endorsed by the U.S. Government or the Federal Medicare Program.

Group Policy Form No. GRP79171 GPS-1 (G-36000-4)

Visit **www.aarphealthcare.com**
AARP MEDICARE SUPPLEMENT INSURANCE PLANS
Insured by United HealthCare Insurance Company

<i>SERFF Tracking Number:</i>	<i>UHLC-125854349</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>United HealthCare Insurance Company</i>	<i>State Tracking Number:</i>	<i>40535</i>
<i>Company Tracking Number:</i>	<i>LA19760 AR (8/08)</i>		
<i>TOI:</i>	<i>MS05G Group Medicare Supplement - Standard Sub-TOI:</i>	<i>MS05G.001 Plan A</i>	
	<i>Plans</i>		
<i>Product Name:</i>	<i>MEDICARE SUPPLEMENT</i>		
<i>Project Name/Number:</i>	<i>Inquiry New Letter Select Ph1/LA19760 AR (8/08)</i>		

Rate Information

Rate data does NOT apply to filing.